



## Income Tax Return Affidavit

To participate in the Start Up and Mortgage Credit Certificate programs, all borrowers must provide tax returns from the three (3) years prior to closing. If you were not legally required to file tax returns in any or all of the three (3) years prior to closing, you must provide a signed or notarized affidavit.

All IRS (Internal Revenue Service) filing requirements apply. Requirement to file tax returns depends on gross income or other special situations as warrant by the IRS. *Please note:* You can be claimed as a dependent but based on income be required to file taxes. Dependents are subject to IRS filing requirements.

During the three (3) years prior to closing, I affirm that I did not and was not required by law to file a federal income tax return for the reason(s) and year(s) indicated below:

Reason(s) – Fill in each row(s) that apply	List year(s) you did not file a federal tax return - i.e. 2012, etc.		
	Year 1	Year 2	Year 3
Gross income was under IRS (Internal Revenue Service) filing requirement			
Other reason, please specify:	Year 1		
Other reason, please specify:	Year 2		
Other reason, please specify:	Year 3		

I acknowledge that this affidavit will be relied upon for purposes of determining my eligibility for a loan. I declare under penalty of perjury, which is a felony offense, that the above statements are true and correct.

\_\_\_\_\_  
(Signature of borrower)

\_\_\_\_\_  
(Print name of borrower)

State of \_\_\_\_\_  
(Name of state)

County of \_\_\_\_\_  
(Name of county)

}  
ss.

The affidavit was acknowledged before me this \_\_\_\_\_ of \_\_\_\_\_,  
(day) (month)

20\_\_\_\_, by \_\_\_\_\_,  
(year) (Print name of borrower)

\_\_\_\_\_  
Notary stamp

\_\_\_\_\_  
Signature of notary public